REMARKS

I.   Status of the Application

Claims 1-6 are at issue in this application with claims 7-33 withdrawn. This paper is being presented in response to the Office Action dated February 8, 2007. By way of this response, the applicants confirm the election of claims 1-6. Additionally, claims 1 and 3 are amended and a new claim 34 is submitted for consideration.

III.   Support for the New Claim Added and for the Amended Claims

It is respectfully submitted that the amended claims 1 and 3 are supported by the present specification as filed in the Patent and Trademark Office, that the new claim satisfies the written description requirement and the other requirements of 35 U.S.C. §112, and that no new matter is being added.

In particular, the support for the amendments to claim 1 can be found on page 19, lines 3-16, for example. The support for claim 3 can be found, in part, on page 9, lines 7-18.

III.   Objection to the Specification

The examiner has objected to the specification as allegedly missing the term "validation rules." Although applicants believe the limitation is supported conceptually in the specification, as amended, none of the pending claims refers to validation rules. Thus, applicants respectfully request that the objection be withdrawn.

IV.   Claim Rejections under 35 U.S.C. §112

Applicants respectfully traverse the rejection of claim 3 under 35 U.S.C. §112 as being indefinite. Reconsideration and withdrawal of the rejection of claim 3 is respectfully requested in view of the amended claim and of the following remarks.

As amended, claim 3 recites "validating the format of the payment history

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file." This element of claim 3 finds support on page 9, lines 7-18, for example. Applicants respectfully submit that the amended claim 3 is not indefinite under the provisions of 35 U.S.C. §112 and is therefore allowable.

V. Rejection of claims 1-6

Applicants respectfully traverse the rejection of claims 1, 2, and 5 under 35 U.S.C. §102(a) as being anticipated by Wallace et al. (WO 200011586 A) and the rejection of claims 3, 4, and 6 as unpatentable under 35 U.S.C. §103(a) over Wallace in view of Wheeler (US 6,795,819 B2). Reconsideration and withdrawal of the rejection of claims 1-6 is respectfully requested in view of the amended claims and of the following remarks.

Amended claim 1 is generally directed to a method for automatically exchanging credit information and recites, in part, "validating the payment history data by comparing the obtained history data to a data record associated with the first customer if the data record associated with the first customer is present in the centralized data repository." Meanwhile, Wallace describes a method of transmitting credit information between independent systems. In particular, Wallace purports to solve the problem of collecting credit related data from systems which use different languages, currencies, and formats. Wallace does not teach or suggest validating payment history data, much less validating the payment history data in the manner required by claim 1. As a result, Wallace cannot anticipate claim 1 or render it obvious.

Further, Applicants respectfully submit that Wheeler, alone or in combination with Wallace, similarly fails to disclose the above-recited limitation. Wheeler describes a method of preventing duplicate inventory data from being saved in a retail inventory database. The examiner Office Action suggests that retailers are analogous to lenders and that a retailer's inventory is analogous to a customer account. Irrespective of whether this analogy is valid, Wheeler still fails to disclose "validating the payment history data by comparing the obtained history data to a data record associated with the first customer if the data record associated with the first customer

is present in the centralized data repository" because Wheeler merely tests new inventory data for duplication and does not teach validating the inventory data in the manner recited in claim 1. Therefore, both Wallace and Wheeler, alone or in combination, fail to anticipate all elements of claim 1 or render them obvious.

Finally, Applicants respectfully submit that claims 2-6 are allowable at least for the same reason as claim 1, from which they depend.
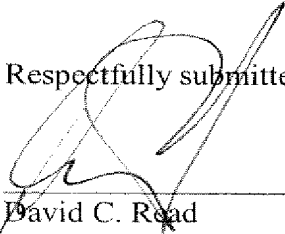
New claim 34, submitted for consideration by way of this response, recites a method of automatically exchanging credit information which includes, in part, obtaining payment history data associated with a customer, attempting to retrieve historical payment data associated with this customer form a centralized data repository, and validating the payment history data by comparing it to the historical payment data for this customer if the historical payment data is successfully retrieved. Applicants respectfully submit that none of the cited references, alone or in combination, discloses all elements of claim 34.

Conclusion

For the foregoing reasons, applicant respectfully requests reconsideration and allowance of claims 1-6 and 43. If there are matters that can be discussed by telephone to further the prosecution of this application, the applicant respectfully requests that the examiner call his attorney at the number listed below.

Respectfully submitted,

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June 8, 2007